Minutes of October 21, 2026 Hidden Creek Board Meeting

Board Members
Debbie Hogate – Co-President
Marc Olsen – Board Member
Al Jensen – Treasurer
John Healy – Co-President
John Fabian – Secretary
Property Manager
Jan Murray (attended remotely)

Location: 10627 Hidden Creek Drive (Hogate residence)

Call to Order: 3:01pm

Approval of September 21, 2026 Board Meeting Minutes

It was noted that the September 21, 2026 Board Meeting Minutes had been approved and posted prior to the October 21, 2026 Board Meeting.

Approval of September 2026 Financials

Al Jensen made a motion to approve the September 2026 Financials, which was seconded by John Fabian. All present voted in favor of the motion.

Al noted that as of 10/20/26 two unit owners had not paid their quarterly dues and asked Jan Murray if Ogden had notified them. Jan stated notices were sent out on October 15, 2026.

Owner's Concerns

- Grading proposals for 10555, 10577, 10537, 10539.
    - Background - The Board previously reviewed the LaRosa grading proposals in the amounts of $11,185.99 (Units 10555/10557) and $3,477.95 (Units 10537/10539). LaRosa noted that the company worked with an engineer in formulating the proposals and that the proposals could be viewed as being a bit "over-engineered." Due to the dollar amount of the proposals and the acknowledgement that they had been "over-engineered," at the September 21, 2026 Board Meeting, Marc made a motion with respect to Units 10537/10539, which was seconded by John Healy, to ask the property manager to seek a bid from PMD to add soil, grade the soil and extend the downspout of Unit 10537 beyond the garden bed. Marc's motion included asking the property manager to seek a bid

from PMD to repair/re-open the underground drain for Unit 10555. All present voted in favor of the motion.

- Board discussion at the October 21, 2026 Board Meeting: Jan was asked if she had obtained any bids from PMD or other vendors for the scaled-back project. Jan stated that PMD does not do grading. Jan also stated that she asked Pape for a bid but was told that Pape was not interested in submitting a bid. Jan added that she sent LaRosa a scaled-back RFP and that she was waiting for a quote from LaRosa. Al Jensen stated the immediate focus should be on addressing the grading issues related to Unit 10537.

- Debris removal from the creek.
  - Background - (10458 Unit Owner has expressed concerns about debris impeding the flow of water in the creek and potentially seeping into the Unit). The Board asked the property manager to obtain a proposal from La Rosa to clear the debris.
  - Board discussion at the October 21, 2026 Board Meeting: Jan stated LaRosa sent her a proposal but it went beyond clearing the debris in the creek and exceeded $8,000. Marc asked Jan to obtain a bid from Hoppe to remove the debris in the creek.
- Unit 10640 – In correspondence dated September 10, 2026, the Unit Owner suggested that the Association retain a Landscape Architect to develop a long-term landscaping plan for the Association. The Board discussed the Unit Owner's suggestion and determined not to undertake this proposed project at this time due primarily to financial considerations.

Unfinished Business

- Gutter Cleaning – Jan presented the Board with four proposals ranging in price from $3,328.30 to $14,870. (The other two proposals were $6,750.00 and $9,499.00). Marc made a motion to accept the PMD bid in the amount of $3,228.30, which was seconded by John Healy. All voted in favor.
- Photo Eye Sensors and Entrance Lighting – Jan stated she was waiting for bids from Crown Electrical and MRS.
- 2027 Budget
  - At the time of the Board Meeting, quotes had been obtained for gutter cleaning, siding repairs for three buildings ($40,645.00), painting of the same three buildings ($20,685.00), replacement of seven driveways ($48,600.00), seal coating of the remaining 29 driveways ($8,900.00), mulch ($43,310) and snow removal ($36,100) with the option to lock in this price for two years. A quote had also been obtained from LaRosa for Landscape Maintenance in the amount of $65,394.84 (with the option of a

3% discount [$63,433.00] if pre-paid in full. However, in January 2026, the Board, through Jan Murray had advised LaRosa of the Board's interest in locking in the 2026 pricing ($61,125.00) for a period of two years pursuant to the option provided in the 2026 contract. The Board asked Jan to contact LaRosa to obtain the 2026 pricing.

- Unit 10539 Insurance Claim – Jan provided the Board with a spreadsheet indicating that the HOA is currently out-of-pocket on this claim in the amount of $892.52, due to the claim management fee charged by Ogden for Jan's time and that she anticipated the amount would increase slightly when her remaining unbilled time is added.
- Unit 10621 Claim – Jan stated that this claim (arising from a lightning strike in April 2026) is close to being finalized.

New Business

- CDs and Money Market Accounts
    - Background: At the September 21, 2026 Board Meeting, Al made a motion, which was seconded by Marc to move $150,000 of the Reserve Account into a 90-day CD as of October 6, 2026 and to move $100,000 from Citizens Bank into a 60-day CD. This motion was premised on obtaining competitive interest rates for each of the CDs. All present voted in favor of the motion.
    - Board Discussion at the October 21, 2026 Board Meeting:
        - Jan informed the Board that as of the date of the Board Meeting, no CDs had been purchased. Jan advised the Board that Landing Rock offers CDS from different banks, which would allow the Association to move more than $250,000 from First Citizens Bank to Landing Rock and have the money fully insured. The Board asked Jan to move the $152,682.40 from the reserve account with First Citizens to Landing Rock placing $150,000 in a 6-month CD and the balance in an IDA account. The Board also instructed Jan to move $100,000 from the operating account with First Citizens Bank to Landing Rock, placing the entire amount in a 3-month CD.

Meeting Adjournment: 4:28pm

Next Meeting: November 11, 2026 (time and location to be determined)

Minutes of September 21, 2026 Hidden Creek Board Meeting

Board Members
Debbie Hogate – Co-President
Marc Olsen – Board Member
Al Jensen – Treasurer
John Healy – Co-President
John Fabian – Secretary

Location: 10627 Hidden Creek Drive (Hogate residence)

Call to Order: 2:04pm

Approval of August 19, 2026 Board Meeting Minutes

It was noted that the August 19, 2026 Board Meeting Minutes had been approved prior to the September 21, 2026 Board Meeting.

Approval of August 2026 Financials

John Healy made a motion to approve the August 2026 Financials, which was seconded by Al Jensen. All present voted in favor of the motion.

Owner's Concerns

- Grading proposals for 10555, 10577, 10537, 10539. The Board reviewed the LaRosa grading proposals in the amounts of $11,185.99 (Units 10555/10557) and $3,477.95 (Units 10537/10539). LaRosa noted that the company worked with an engineer in formulating the proposals and that the proposals could be viewed as being a bit "over-engineered." After some discussion, Marc made a motion with respect to Units 10537/10539, which was seconded by John Healy, to ask the property manager to seek a bid from PMD to add soil, grade the soil and extend the downspout of Unit 10537 beyond the garden bed. Marc's motion included asking the property manager to seek a bid from PMD to repair/re-open the underground drain for Unit 10555. All present voted in favor of the motion.
- 10604 - Broken exterior sump pump outflow pipe – At the August 19, 2026 Board Meeting, the Board had directed the property manager to contact a plumbing vendor to repair the pipe. The Board will follow up with the property manager and ask whether this item has been addressed.
- 10458 (Unit Owner expressed concerns about debris impeding the flow of water in the creek and potentially seeping into the Unit). The Board asked the property manager to obtain a proposal from La Rosa to clear the debris. The Board will

follow up with the property manager and ask whether this item has been addressed.

Unfinished Business

- Fifteen percent Reserve Allocation
    - Background: Fannie Mae and Freddie Mac have updated their reserve requirements for condominium associations, raising the minimum reserve allocation for most condominium associations from 10% to 15% of annual assessment income, effective January 4, 2027.
    - Marc made a motion, which was seconded by John Healy to increase the minimum reserve allocation to 15% of annual assessment income, effective January 4, 2027, and to forego a reserve study for now. All present voted in favor of the motion.
- Driveway Replacement
    - The Board reviewed the proposal submitted by PLM Paving and Concrete to remove and replace three driveways for a price of $23,500. Given the following factors, to include the uncertainty of autumn weather, and the cost associated with anticipated driveway sealcoating in 2027, Al made a motion, which was seconded by Marc, to forego doing the three driveways in 2026, and dependent upon obtaining a reasonable proposal to do seven driveways in 2027, to move forward with the replacement of seven driveways in 2027. All present voted in favor of the motion.
- Fall Gutter Cleaning - Given the issues with gutter cleaning this past year, the Board directed the property manager to solicit multiple gutter cleaning bids for 2026. As of the August 19, 2026 Board Meeting, the property manager reported that she had obtained one quote for approximately $9,000 and that she was in the process of soliciting additional bids. The Board will follow up with the property manager and ask whether she has obtained other bids.

New Business

- 2027 Budget – The Board discussed some of the items needed to prepare in a timely fashion the 2027 Budget. These items include: 1) gutter cleaning quotes; 2) a tree service quote from Hoppe; 3) a quote from La Rosa for snow removal and related services; 4) mulch quote(s); 5) 2027 siding repair and replacement quote(s); and 6) 2027 exterior painting quote(s).
- CD and Money Market Accounts – Al made a motion, which was seconded by Marc to move $150,000 of the Reserve Account into a 90-day CD as of October 6, 2026 and to move $100,000 from Citizens Bank into a 60-day CD. This motion was premised on obtaining competitive interest rates for each of the CDs. All present voted in favor of the motion.

- New construction on Commerce Drive behind the Lamb/Anderson Unit (10498 Hidden Creek Court). Marc spoke with the Mequon City Planner's office and was told that the City will not hold another meeting to discuss the new construction because the time for public comment has ended. When Marc raised the concern that the Notice sent by the City was misleading because it did not identify the location of the planned new construction, the City did not respond. The City advised Marc that it was attempting to negotiate with the property owner the re-location of the loading bays from the location the property owner has indicated.

Meeting Adjournment: 3:15pm

Next Meeting: October 21, 2026 (time and location to be determined)

HIDDEN CREEK CONDOMINIUM ASSOCIATION

2026 Annual Meeting Minutes

September 9, 2026

Weyenberg Library- Tolzman Community Room

Board Members

Debbie Hogate – Co-President

Marc Olsen

John Healy - Co-President

Al Jensen - Treasurer

John Fabian - Secretary

Property Manager – Jan Murray

1. **Call to Order** - The meeting was called to order at 4:59 PM and a quorum was established.

2. **Board Members were introduced**.

3. **Minutes of the September 15, 2025 Annual Meeting**. Mike Fitzpatrick requested that item 7.c. of the draft minutes of the September 15, 2025 Annual Meeting be amended by striking the words, "the chimney brick is the owner's responsibility" which were attributed to him in the draft minutes. John Fabian moved to approve the draft minutes with the amendment proposed by Mr. Fitzpatrick. Marc Olsen seconded the motion, which passed with all in favor.

4. **President's Report** – Debbie Hogate delivered the President's Report, which included the following topics:

    - Reserves - Effective January 4, 2027, per Fannie Mae and Freddie Mac, the reserve requirements for the vast majority of Condo Associations will increase from 10 to 15% of the annual budget. Although the Board has not yet prepared the budget for 2027, it is anticipated that this new reserve requirement may necessitate an increase in assessments. The Board has received two reserve study proposals, which are currently under consideration.

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- Painting and siding replacement (where necessary) – Two buildings were completed in 2025 and the siding repairs to those buildings were more expensive than the painting. Three buildings were scheduled for 2026 and completed. Three buildings are scheduled for 2027 [Strucel/Patel; Chmiel/Arenz; Hogate/Singley].

- Grounds and Snow Plowing – On January 28, 2026, the Association signed a contract with La Rosa Landscape Company, Inc. to provide landscape maintenance services for 2026. LaRosa offered a 3% discount off the contract price of approximately $61,125 for payment in full on or before April 1, 2026 (which was made) resulting in savings of approximately $1,900 for landscape maintenance. In the contract, LaRosa offered to extend the landscape maintenance contract through the 2027 season at the same price. The Association elected to accept this option. The Association anticipates moving forward with mulch application in 2027 after foregoing the same in 2026, and anticipates the cost will approximate the cost paid for the 2025 mulch application ($42,400). Snow and Ice Control Services: On October 18, 2025, the Association entered into a contract with LaRosa for Snow and Ice Control for the 2025-2026 season at a cost of approximately $34,400. The Association anticipates receiving a proposal from LaRosa for the same services for the 2026-2027 season.

- Hoppe was hired to do the tree trimming and tree treatment in 2026. The Drive was trimmed. Hoppe also did the tree treatments to prolong the life of our trees as well as removing a few dead trees. The Board has been satisfied with Hoppe's work.

- The pond trimming has been completed. It was done earlier than last year but the consensus is that it will need to be done earlier in the year (in 2027).

- Driveways – We are waiting for a quote to replace 3 driveways on the Court this year and plan to continue the process of replacing 2-3 driveways per year.

- Insurance- Greater New York through Robertson Ryan will be our carrier for 2026-2027 at a cost of $42,049. The policy includes a $25,000 deductible (as compared to the previous $5,000 deductible). Unit Owners have been advised of the new higher deductible and encouraged to review their individual homeowner's policy in connection with the higher deductible. The decision to move forward with the higher deductible helped reduce the cost the Association paid for

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2025-2026 by more than $2,500. The Association had one insurance claim in 2026 related to a lightning strike.

- 76th Street repaving – the preparations for repaving have begun but we have been given no firm end date for the project.

5. **Financial Review** – Treasurer Al Jensen delivered the Financial Review, which included a preview of upcoming, anticipated financial needs, including but not necessarily limited to reserve funding, mulch, driveway repairs and siding replacement and painting.

6. **New Business**

a. Election of Board Members – It was noted that the two-year terms associated with the Board seats held by Debbie Hogate and John Healy have been completed. The property manager advised that no one had expressed an interest in filling those seats. The question was posed at the Annual Meeting whether any of those present were interested in running for the Board. No one expressed an interest in running for or filling these open board seats. John Healy and Deborah Hogate agreed to continue to serve on the Board for another two-year term.

7. **Board Discussion** – It was noted that the Board Discussion topic on the Agenda was encompassed by the President's Report and the Financial Review.

8. **Homeowners' Questions and Concerns.**

a. Replacement Siding: A question was raised relating to the type of siding being used by PBI for siding repairs being done this year. Marc noted that PBI has been recommending for years that the Association consider using composite siding in lieu of cedar siding for several reasons, including but not necessarily limited to composite holds paint better than cedar, is less expensive and lasts longer. Before making the decision to use composite siding, Al Jensen and Marc went to Pewaukee, at PBI's invitation, to look at a development where composite siding has been used. Based on their observations, Marc and Al recommended that the Association agree to use composite and notify PBI of the same. PBI provided the Association with a bid that included using composite siding as opposed to using nothing but cedar and the composite bid lowered the cost.

b. Gutters: Mike Fitzpatrick asked whether the Property Manager had looked into the cost of installing gutter guards.

c. Colleen Sipiora asked for an update regarding a concern she shared with Marc relating to having some water in her basement.

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The Board advised that it had just received a proposal from LaRosa regarding this matter and that the Board would be meeting to discuss the LaRosa proposal.

d. New construction in the industrial area behind the Court: Richard Lamb and Susan Anderson reported they learned of plans to erect a new building behind their Unit on the Court. The building is 42,000 sq ft and will have semi-truck bays on the west side of the building facing the Association's lot line. The new construction will be less than 100 feet from Richard and Susan's Unit. Susan reported she was told that it is a done deal. One of the City planners at City Hall reportedly stated the City is still negotiating the placement of loading bays but it appears that it will go ahead with the bays as planned on the west side of the building. There is a 3-foot berm along the Association lot line about 13 feet from the tree line behind Richard and Susan's Unit and there is a 50-foot easement from the Association lot line to pavement for semi-traffic into loading bays. There was some discussion about retaining a surveyor to identify the Association's property lines and/or to ask the City to identify the property line in question. Marc and Al agreed to speak to the City Planner about the plans to erect the new building. Marc mentioned that the public forum meeting invitation sent out by the City was misleading as the only address listed was Donges Bay Road.

e. Sara Patterson asked if she could use a vendor other than LaRosa to do some landscaping work (outside of the regular landscaping maintenance services performed by LaRosa) in her backyard provided she submitted the applicable ARC forms. Debbie Hogate stated she could move forward with another vendor and project provided the Board approves the ARC application.

f. Downed trees on Association property along Wauwatosa Road. There was some discussion about fallen trees on Association property along Wauwatosa Road, and specifically who was responsible for removing the trees. Marc suggested that the State should remove the trees when the road construction begins. Mike Fitzpatrick stated that if the trees were in the right-of-way, the City is responsible. Some Unit owners reported that the fallen trees obstruct their view while driving and that this information should be communicated to the City.

g. A Unit Owner stated he had not been able to locate the photo eyes (sensor) for the outdoor lights on his property. Marc Olsen identified where on the Unit he believed the photo sensor could be found.

h. Bill Singley asked whether there was a set time frame from the

date the Board approves a project to completion of the project. Although there is no set time frame, the Board stated that Jan Murray should have an idea when the vendor will be out to do the work following the approval of the project.

The Meeting was adjourned at 5:42pm.

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Minutes of August 19, 2026 Hidden Creek Board Meeting

Board Members/Portfolio Manager
Debbie Hogate – Co-President
Marc Olsen – Board Member
Al Jensen – Did not attend.
John Healy – Co-President
John Fabian – Secretary
Jan Murray – Attended remotely.

Location: 10627 Hidden Creek Drive (Hogate residence)

Call to Order: 2:31pm

Approval of June 17, 2026 Board Meeting Minutes

It was noted that the June 17, 2026 Board Meeting Minutes had been approved prior to the August 19, 2026 Board Meeting.

Approval of June 2026 Financials

Marc made a motion to approve the June 2026 Financials, which was seconded by Debbie. All present voted in favor of the motion.

Owner's Concerns

- 10621 – Jan Murray updated the Board on the status of the restoration work and conveyed that the vast majority of the work has been completed by Sid Grinker Restoration Inc.
- Grading proposals for 10555, 10577, 10537, 10539. Jan reported that she spoke to La Rosa regarding the status of the grading proposals. La Rosa advised Jan that the proposals would be forthcoming soon. The Board asked Jan to have La Rosa commit to providing the proposals no later than September 1st and to separate the proposals per building (not per unit or in the aggregate).
- 10460 (damaged downspout). Marc stated he would speak with the Unit Owner as to whether the damaged downspout has been repaired.
- 10458 (Unit Owner expressed concerns about debris impeding the flow of water in the creek and potentially seeping into the Unit). The Board asked Jan to obtain a proposal from La Rosa to clear the debris.
- 10640 (Request for lawn/yard enhancement services) The Board has reviewed the proposal from La Rosa in the amount of $3,054.24 addressing the Unit Owner's concerns regarding the condition of his lawn and has determined that the scope of

services outlined in the proposal fall outside the scope of services identified in the landscape maintenance contract between the Association and La Rosa. Because the services requested involve additional maintenance beyond the regular maintenance provided by La Rosa pursuant to the contract, the Board does not believe the Association is responsible for funding the $3,054.24 in enhancement services set forth in La Rosa's proposal. The Board asked the property manager to provide the Unit Owner with a letter containing this information and to also let the Unit Owner know that the Board is not insensitive to the Unit Owner's concerns and that if the Unit Owner is inclined to pursue to the work in La Rosa's proposal at his own expense, to please submit an ARC application to the property manager.

- 10550 (Request for lawn/yard enhancement services) The Board has reviewed the proposal from La Rosa in the amount of $453.65 addressing the Unit Owner's concerns regarding the condition of his lawn and has determined that the scope of services outlined in the proposal fall outside the scope of services identified in the landscape maintenance contract between the Association and La Rosa. Because the services requested involve additional maintenance beyond the regular maintenance provided by La Rosa pursuant to the contract, the Board does not believe the Association is responsible for funding the $453.65 in enhancement services set forth in La Rosa's proposal. The Board asked the property manager to provide the Unit Owner with a letter containing this information and to also let the Unit Owner know that the Board is not insensitive to the Unit Owner's concerns and that if the Unit Owner is inclined to pursue to the work in La Rosa's proposal at his own expense, to please submit an ARC application to the property manager.
- 10604 – Broken exterior sump pump outflow pipe – Marc observed water splashing against the brick exterior and seeping back down the side of the foundation. The Board directed Jan to contact a plumbing vendor to repair the pipe.

Unfinished Business

- New Condo lending guidelines and regulations reserves
    - Background: Fannie Mae and Freddie Mac have updated their reserve requirements for condominium associations, raising the minimum reserve allocation from 10% to 15% of annual assessment income, effective January 4, 2027
    - Reserve Study Requirements
        - Reserve studies must now reflect full funding levels rather than partial funding
        - Without a qualifying reserve study, the association cannot meet the 15% threshold and risk warrantable status

- Action Items
  - Obtain updated Reserve Study
    - Jan has obtained reserve study proposals from Superior Reserve ($4,650) and Reserve Advisors ($3,750) for the Board's consideration. Jan was asked to obtain and provide the Board with the 2012 Reserve Study conducted by Reserve Advisors.
  - Audit current reserves: calculate the percentage of annual assessment income currently allocated to reserves. If below 15%, explore options.
  - Communicate with Unit Owners.

- Driveway Replacement
  - The Board reviewed the proposal submitted by PLM Paving and Concrete to remove and replace seven driveways for a price of $48,000. After discussing the cost associated with removing and replacing 7 driveways, the Board directed Jan to ask PLM to provide a quote for the removal and replacement of three driveways on the Court to include 10498 Hidden Creek Court.

New Business

- Fall Gutter Cleaning - Given the issues with gutter cleaning this past year, the Board directed the property manager to solicit multiple gutter cleaning bids for 2026. Jan reported that she has thus far obtained one quote for approximately $9,000 and that she is in the process of soliciting additional bids.
- Unit 10624 – Owner has inquired about removing large Austrian Pine in yard. Marc volunteered to look at the tree with Hoppe Tree Service
- Unit 10650 – Marc stated it appeared the Unit's exterior light sensors were not working properly and asked Jan to follow up.
- Likely topics of discussion at the Annual Meeting on September 9, 2026:
  - 2026-2027 Insurance Renewal – Ryan Maloney was asked and has provided an advisory letter to the Unit Owners of the Association addressing coverage recommendations for each Unit Owner's individual HO-6 insurance policy based on the insurance coverage provided in the Association's Master Policy through GNY, which includes (among other things) a $25,000 AOP Main Property Deductible of $25,000 and a $25,000 Per-Unit Water Damage Deductible.
  - Reserve Study

- **Meeting Adjournment: 3:48pm**

Next Meeting: Annual Meeting to be held on Wednesday, September 9, 2026 at 5pm at the Tolzman Community Room at the Weyenberg Library

Minutes of June 17, 2026 Hidden Creek Board Meeting

Board Members/Portfolio Manager
Debbie Hogate – Co-President
Marc Olsen – Board Member
Al Jensen – Treasurer (Via Teams)
John Healy – Co-President
John Fabian – Secretary
Jan Murray – Via Teams

Location: 10652 Hidden Creek Drive (Healy/Tobin residence)

Call to Order: 3:02pm

Approval of May 20, 2026 Board Meeting Minutes

It was noted that the May 20, 2026 Board Meeting Minutes had been approved prior to the June 17, 2026 Board Meeting.

Approval of April 2026 Financials

John F. made a motion to approve the May 2026 Financials, which was seconded by John H. All present voted in favor of the motion.

Owner's Concerns

- 10621 – Unit repairs from the lightning strike are underway. Jan noted that the Unit Owners will be replacing/upgrading their kitchen countertops at their own expense.
- 10640 Patterson ARC application. It was noted that the ARC request (planting of perennials) had been previously approved by the Board at the May Board meeting.
- 10460 – McCoullough ARC application. It was noted that the ARC request (Landscape Project with Secret Garden) had been previously approved by the Board at the May Board meeting.
- Status of grading requests made by Units 10555, 10537, 10539: Jan reported that LaRosa has been asked to submit quotes and she has not yet received the quotes. Jan will follow up with Curt to find out when the quotes will be forthcoming.
- 10460 McCullough downspout damage. Jan reported that the downspout damage has not yet been repaired by landscapers. Jan will follow up to find out when the repair will be made.
- 10458 - Unit Owner (Osmon) reported that the creek is dammed with debris. Jan reported that she was waiting to hear from the City of Mequon whether the City is responsible for clearing the debris.

- Tree removal: Hoppe provided a quote of $1,890.00 to remove the dead Austrian Pine (Unit 10550 Lott) and two Pear trees and grind the stumps. John Healy made a motion to approve the Hoppe quote, which was seconded by Marc. All present voted in favor. Marc noted that he spoke with Hoppe about an Ash tree without a tag on it and asked whether the tree was viable. Hoppe reported the tree was viable and a treatment plan would be provided.
- 10626 Rehm request for bushes to be trimmed. Jan reported that the trimming is covered by the Association's contract with LaRosa and that LaRosa told her that the trimming should occur within the next two weeks. A discussion ensued regarding when the Association would like to have the summer trimming completed on an annual basis and there was a consensus that Jan should seek LaRosa's commitment to complete the summer trimming no later than June 30th of each year. Jan said she would discuss this issue with LaRosa.
- 10550 Lott-Reseeding back yard – Jan reported that she is waiting for LaRosa to provide a quote.
- 10545 Strucel- Jan reported that the downed tree limb has been removed.
- 10640 Patterson side downspout clogged causing water to flow over gutter. Al made a motion to have PMD clear the downspout, which was seconded by John F. All present voted in favor of the motion. Jan will contact PMD to address this issue to include having PMD take photos of what is causing the clog and causing the water to flow over the gutter. In anticipation of the Association's next gutter cleaning, Jan will obtain bids from other vendors to do this work. Given the issues with gutter cleaning this past year including questions whether PMD performed all the work requested, the Board agreed that the property manager should solicit and obtain gutter cleaning bids for 2026 from vendors other than PMD.
- 10548 Cuckler: Jan confirmed that she has not received an ARC request from the Cucklers relating to digging up the grass on both sides of their driveway and replacing the grass with landscaping rock.
- 10640 Patterson lawn – Jan reported that she is waiting for LaRosa's estimate.

Unfinished Business

- Jan will contact PBI to determine when PBI will start scheduled unit repairs.
- Jan will then alert Two-day so painting can follow quickly after siding repairs.
- New Condo lending guidelines and reserves evaluation
    - At the May Board Meeting the Board discussed continuing its reserve requirements evaluation when the 2027 budget is being prepared.
    - At the June Board Meeting, Jan said she would obtain quotes from three different companies regarding the cost of doing a reserve study for the Association.
    - There was also a discussion relating to contacting Ryan Maloney of Robertson Ryan to solicit his thoughts regarding the reserve study and reserve requirements relevant to our Association.

New Business

- Annual Meeting (date, place and time): Marc volunteered to reserve the Tolzman Center Room for the Annual Meeting.
- Al and Marc volunteered to walk the property and identify Unit driveways that are candidates for replacement and provide Jan with the addresses of these Units for the purpose of obtaining separate bids for each driveway from PLM Paving.

Meeting Adjournment: 3:36pm

Next Meeting: August 19, 2026 (3pm) Location to be determined.

Minutes of May 20, 2026 Hidden Creek Board Meeting

Board Members/Portfolio Manager
Debbie Hogate – Co-President
Marc Olsen – Board Member
Al Jensen – Treasurer
John Healy – Co-President
John Fabian – Secretary
Jan Murray – Did not attend

Location: 10627 Hidden Creek Drive (Hogate residence)

Call to Order: 3:02pm

Approval of April 15, 2026 Board Meeting Minutes

It was noted that the April 15, 2026 Board Meeting Minutes had been approved prior to the May 20, 2026 Board Meeting.

Approval of April 2026 Financials

Marc made a motion to approve the April 2026 Financials, which was seconded by Al. All present voted in favor of the motion.

Owner's Concerns

- 10624 (Kuchan) – electrical issue involving outdoor lights. The Unit Owner had an electrician inspect and repair the problem. The Unit Owner paid for the service and will be submitting a request for reimbursement to the Association.
- 10621 (Grant) – Sid Grinker Restoration Inc. submitted a detailed cost estimate to Ogden in the amount of $70,380.64 to repair the damage to Unit 10621 resulting from the lightning strike on or about April 17, 2026. Jan Murray forwarded the cost estimate to the Board for approval. The Board had been apprised that the Unit Owner will be out of the country until on or about June 1, 2026 but had communicated his interest and approval in having the outside repair work needed to address the exterior damage to the Unit (primarily repairs to the roof) commenced while he was out of the country. In consideration of the foregoing, a motion was made (and properly seconded) to approve the Grinker Restoration cost estimate. All present voted in favor of the motion.
- 10640 (Patterson ARC application – plantings) – a motion was made (and properly seconded) to approve the ARC application. All present voted in favor of the motion.

- 10460) (McCullough ARC application for landscaping using Secret Garden) – a motion was made (and properly seconded) to approve the ARC application. All present voted in favor of the motion.
- 10548 (Cuckler request to dig up the first 12 to 15 inches of grass on both sides of the driveway and replace it with landscaping rock). Al Jensen moved to table this agenda item as the Unit Owner had not submitted an ARC application. All board members agreed that the matter should be tabled pending receipt of an ARC application from the Unit Owner.
- 10640 (Patterson) The Unit Owner sent a communication to the property manager addressing (and seeking a response) regarding the condition of his lawn. Marc stated he looked at the lawn. The Board agreed to have Jan Murray ask La Rosa to inspect the lawn and provide feedback as to any viable options to address the condition of the lawn.
- 10638 (Paulus) – The Unit Owner submitted an ARC application to replace windows in the kitchen and dining room using Hometown as the vendor. Al moved to approve the ARC application **subject to** being provided with an updated insurance certificate from the vendor. Marc seconded the motion and all present voted in favor.
- 10537 (Sipiora) – The Unit Owner spoke to Marc about regrading certain areas of the property immediately adjacent to the Unit and provided Marc with photographs of those areas. The Unit Owner mentioned to Marc that there has been a minimal amount of water in her basement on occasion but not in the area(s) of the basement below the areas depicted in the photographs. The Board agreed to have Jan Murray ask La Rosa to inspect the area depicted in the photographs and provide feedback with respect to regrading, (e.g., need, cost, scope of work, etc.)
- Gutter cleaning – Given the issues with gutter cleaning this past year including questions whether PMD performed all the work requested, the Board agreed that the property manager should solicit and obtain gutter cleaning bids for 2026 from vendors other than PMD.

Unfinished Business

- New Condo lending guidelines and reserves evaluation
    - Reserve requirements discussion – to be continued when 2027 budget is being prepared

New Business

- 2026-2027 Insurance Renewal – The Board was presented with a 2026-27 Insurance Renewal Summary prepared by Robertson Ryan Insurance. Ryan Maloney joined the Board Meeting online at 3:34pm and a discussion ensued

regarding the 2026-2027 GNY proposal. Mr. Maloney was asked if he would provide an advisory letter to the Unit Owners of the Association addressing coverage recommendations for each Unit Owner's individual HO-6 insurance policy. He agreed to do so. After Mr. Maloney left the meeting, the Board discussed the proposal. Following the discussion, Marc moved to approve Option 1 of the proposal, which includes (among other things) a $25,000 AOP Main Property Deductible of $25,000 and a $25,000 Per-Unit Water Damage Deductible. The motion was seconded by Debbie Hogate and all present voted in favor of the motion.

Meeting Adjournment: 5:01

Next Meeting: June 17, 2026 (3pm) Location to be determined (John Healy offered to hold the meeting at his house).

HIDDEN CREEK CONDOMINIUMS
BOARD MEETING MINUTES FOR
FEBRUARY 18, 2026 BOARD MEETING

Board Members/Portfolio Manager
Debbie Hogate – Co-President
Marc Olsen – Board Member
Al Jensen – Treasurer
John Healy – (Absent)
John Fabian – Secretary
Jan Murray – Property Manager

Location: Remote via Teams

Call to Order: 3:01pm

Approval of November 3, 2025 Board Meeting Minutes

John Fabian made a motion to approve the November 3, 2025 Board Meeting Minutes which was seconded by Marc Olson. All present voted in favor of the motion.

Approval of Revised January 2026 Financials and February and March Financials

The Revised January 2026 Financials have been previously approved. _____ made a motion to approve the February 2026 Financials, which was seconded by _____. All present voted in favor of the motion. _____ made a motion to approve the March 2026 Financials, which was seconded by _____. All present voted in favor of the motion.

Owner's Concerns

1. Gutter cleaning – Jan stated that the gutters of the remaining five Units were being cleaned today. Marc confirmed that the vendor was on site today cleaning gutters.
2. Fall clean-up not completed. Several owners have complained about the delay in fall clean-up and have inquired when LaRosa will complete this work. Jan stated she would contact LaRosa and ask when the clean-up will be completed.

Unfinished Business

1. Korshidi Claim – Jan stated the renovations have been completed and that the final check from GNY is in process. Jan stated there may be a small project management fee associated with the wrap up of the insurance claim.
2. PBI's Siding and Trim Repairs January 19, 2026 revised proposal. Al moved that the Board approve and sign the revised proposal, which was seconded by Marc. All present voted in favor of approving the revised proposal. John Fabian noted there were a few places in the proposal that did not identify the type of siding (LP or cedar) that would be used to replace siding that was being removed and that he would identify those places for Marc (and the other Board members) in anticipation of Marc having a conversation with Scott from PBI regarding these portions of the proposal.

New Business

1. Tax preparation fee – Jan stated the tax preparation fee was increasing from $180 to $350 because of a change in tax preparation firms.

Meeting Adjournment: 4:53pm

Next Meeting: April 15, 2026 via Teams. Time to be determined.

HIDDEN CREEK CONDOMINIUMS
BOARD MEETING MINUTES
NOVEMBER 13, 2024

Board Members/Portfolio Manager
Marc Olsen – President
Al Jensen – Treasurer
John Healy
John Fabian – (attended via Microsoft Teams)
Jan Murray – Property Manager

Call to Order: 3:00pm
August 2024 Minutes – previously approved.
September 2024 Financials – previously approved.
October 2024 Financials – reviewed and approved.

Appointment of Officers

Marc Olsen will continue to serve as President. Al Jensen will continue to serve as Treasurer. John Healy will serve as Vice President and John Fabian will serve as Secretary.

Work Orders

There are two work orders for gutter downspouts involving the attachment of laterals in the front of one unit and downspouts to underground pipes behind 2 units. Pending receipt and evaluation of quotes from PMD, the Board anticipates giving its approval for the work.

Corporate Transparency Act Compliance

Jan Murray provided the Board with information regarding the Corporate Transparency Act, including each individual board member's obligation to comply with the Act. Jan Murray also provided information regarding the options available to provide the information required for compliance. John Healy indicated an interest in obtaining more information from Kaman & Cusimano relating to the assistance it would provide in assisting with compliance. Marc Olsen suggested that before authorizing the expenditure of HOA funds on any of the options identified by Jan Murray, each individual board member should make his/her own inquiry as to whether it is feasible for each board member to complete the submission on their own.

2025 Annual Budget

The Board and Jan Murray examined each individual line item of the draft 2025 Annual Budget, made adjustments where appropriate, looked at the current reserves available as of the end of 2024, and determined that quarterly fees would increase, effective January 1, 2025, from $1,950/ quarter to $2,100/quarter.

Meeting adjourned: 4:27pm
Next Meeting: Date to be determined tentative 1/15/2025

HIDDEN CREEK CONDOMINIUM ASSOCIATION

Board Meeting

August 21,2024

Weyenberg Library

3:00 PM

Board Members

Marc Olsen- President

Mary Tobin- Vice-President

Al Jensen- Treasurer(absent)

Maryann Paulus- Secretary

John Fabian- Member-at-Large

Jan Murray- Property Manager

Call to Order- 3:00 PM

Minutes – approved for July 2024

Financials- approved for July

Owner's Concerns

1. Cuckler(10458 HCD)Flashing under deck complete. Siding replaced and painted. Owner request for partial reimbursement of patio door has already been responded to as the door replacement is owner responsibility.
2. Cuckler (10458) Board approved ARC request for two windows to be replaced.
3. Crack fill will be completed this Fall. Seal coat has been deferred.

New Business

1. Bradley Koenig from the DOT met via Teams re: Wauwatosa Road improvements. The results of this meeting will be presented at the Annual Meeting.
2. Annual Meeting- Date is still pending. The following persons will be continuing on the Board: Marc Olsen, Mary Tobin, and John Fabian. There are two open seats for volunteers to fill.

Meeting adjourned- 4:00 PM

Next Meeting- Annual Meeting- TBA